

GOOD YEAR IN FIRE INSURANCE.

The Companies Doing Business in This Country Made Money in 1896.

The officers and stockholders of the fire insurance companies doing business in the United States can look back upon the year 1896 with satisfaction, for it was one of unusual good luck and prosperity for them. At the beginning of December last who had kept tab upon the fire losses for the year felt safe in predicting that unless some very big fires occurred before Jan. 1, 1897, the insurance companies would have had a great year for profits. The losses from fire in the United States during the year will probably not amount to more than \$10,000,000, and large as this sum is, it will be the smallest since 1890. The losses in that year stood at \$10,992,792. In 1891 the sum rose to \$143,706,967, in 1892 it grew again to \$161,516,086, and it reached its highest figure in 1893, when the total of our fire losses was the enormous sum of \$167,544,370. Since then the losses were \$140,000,484 in 1894 and \$142,110,233 in 1895.

Of these sums the insurance companies have had to make good considerably more than half. In 1893 the losses to the companies amounted in round figures to \$93,600,000, in 1893 to \$105,000,000, in 1894 to \$86,000,000, and in 1895 to \$84,600,000. The total paid out by these four years to the insurance companies was \$23,000,000. This amounts to about 62 per cent. of the total losses, and applying this same rule to the previous years, we find that the total paid out by the insurance companies was \$23,000,000. This would leave a margin of \$40,000 extra profit to be made by the companies, provided all our large fires occur.

According to tables prepared by the Chronicle of this city, the losses of the year up to Dec. 1 last were in round figures \$12,000,000.

Following table shows the approximate losses in twenty-four of our principal cities for eleven months:

Entered	Fire Loss.
Baltimore	1,400,000
Washington	1,400,000
Philadelphia	1,400,000
Cincinnati	1,400,000
St. Louis	1,400,000
Minneapolis	1,400,000
Kansas City	1,400,000
Milwaukee	1,400,000
Newark and Jersey City	1,400,000
New Haven	1,400,000
New York	2,500,000
Pittsburgh and Allegheny	1,500,000
Philadelphia	2,100,000
St. Louis	1,400,000
St. Paul and Minneapolis	1,200,000
St. Paul	1,200,000
Seattle	310,000

The experts declare that although the present rate of the cost of living has been held down during the year on account of hard times, the natural increase in the quantity of property which would be offered for insurance has probably kept the total incomes of the companies up to about the same sum as last year. Hard times, these same experts declare, usually increase the volume of property insurance profits from another cause—indemnification. No one questions that 1896 was a "hard times" year, and yet the fire losses have fallen.

There is some basis for the belief that the fire and fallacies bear some relation in their way, but a decrease may be seen from the following table:

Entered	Fire Loss.
1895	1,400,000
1896	974,700
1897	1,087,400
1898	1,019,000
1899	1,073,000
1890	1,073,000
1891	1,073,000
1892	1,073,000
1893	1,073,000
1894	1,073,000
1895	1,073,000
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1894	1,073,000
1895	1,073,000
1896	1,073,000
1897	1,073,000
1898	1,073,000
1899	1,073,000

The New York Life Insurance Company.

The fifty-second annual statement of the New York Life Insurance Company, which is officially certified to by the Hon. James F. Pierce, Superintendent of Insurance for the State of New York, demonstrates the growth and strength of the company. In a table headed "Comparison for Five Years," the statement of this company, now over half a century old, shows its growth above the Hon. John A. MacNeil because its President. This official statement tells how the assets of the company, under the care of Mr. McCollum, have increased, and how the dividends to the policyholders have been increased \$604,020, and during the same period 116,982 new policy holders have been added. It is observed that during these five years from 1892 to 1896, the assets of the company—the reserves, liabilities, cash income for 1896 and the expenditures, will be interesting reading for the company's policyholders and all others interested in life insurance.

Expect a Crowd at the Aquarium To-Day.
The Aquarium will be open to-day between 10 A.M. and 4 P.M. Yesterday it will be closed on Mondays and Tuesdays until the interior is completed. In expectation of an unusual crowd of visitors, Sergeant Fitzpatrick of the Battery park guard will have several more policemen on duty to keep the herds on the way to-day. Many east-side Helvetians will visit their Sabbath yesterday by visiting the show. The young policeman keeping tally had registered 4,000 visitors at 12 o'clock telling the multitude to get out.

Knights of Labor Musicians Mutiny.
There is mutiny among the Knights of Labor musicians over a recent order that the Knights must leave the Musical Mutual Protective Union or get out of the order. The order is alleged to have been issued in the interest of the Jersey City musicians, who are not well organized, and will be supported by the Knights.

FINANCIAL AND COMMERCIAL.

New York Stock Exchange Sales Jan. 9.

UNITED STATES AND STATE BONDS (\$1,000,000).

1 U.S. 6c.—114c 3 Tenth set 8c... 80

RAISING PRICES OF UNITED STATES BONDS.

Bid. Asked. Bid. Asked.

U.S. 6c. 6c. 6c. 6c.

1896.... 110c 111 104 114

1897.... 110c 111 104 114

1898.... 111c 104 102 104

1899.... 110c 104 102 104

1900.... 120c 120 104 106

1896.... 120c 120

ALL ROAD AND OTHER BONDS (\$1,000,000).

20 Atch add 4c... 44c 14c North Pac and

32 4c 4c 4c 4c

22 Atch add 4c... 80 10 Nor Pa 6c 5c

2 2 Am B Mfg 6c... 75 1 r. s. 6c

10 Am Arthurs 7c... 10 5c 5c 5c

5 5 Am N W 1st 82c 2 N J Cnsl 1st 114c

6 6 Am N W 1st 82c 2 N J Cnsl 1st 114c

6 Brock U 6c 109c 10 NY Cnsl 6c 109c

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